

CHANGES TO THE CALL REPORT NCUA 5300 EFFECTIVE MARCH 2005

The following changes were made since the December 2004 5300 Call Report:

- Page 1a, ASSETS. Clarified that loan commitments to originate or acquire mortgage loans that will be resold could be reported as “Other Assets” or “Other Liabilities”, depending upon their fair value.
- Page 2a, ASSETS. Clarified that investments purchased and identified to fund deferred compensation agreement obligations should be reported as “Other Assets”.
- Page 5, LOAN INFORMATION. Separated Accounts 617A and 618A, number and amount of Outstanding Indirect Loans, into two subcategories – 1) Indirect Loans – Point of Sale Arrangement, and, 2) Indirect Loans – Outsourced Lending Relationship.
- Page 5, LOAN INFORMATION. Eliminated Accounts 692 and 692A, Loans in Process of Liquidation.
- Page 6a, INFORMATION SYSTEMS AND TECHNOLOGY. Item 3. Clarified that with home banking via direct dial-up/PC based access to electronic financial services, the connection is not made through the internet.
- Page 7, MISCELLANEOUS INFORMATION. Added “Debt Cancellation/Suspension Program” to the list of new programs or service offerings.
- Page 12, SCHEDULE C – INVESTMENTS, CASH ON DEPOSIT AND CASH EQUIVALENTS. Divided the investment maturity category of greater than 3, but less than or equal to 10 years into two categories – 1) greater than 3, but less than or equal to 5 years, and, 2) greater than 5, but less than or equal to 10 years.
 - Also, updated the Risk Based Net Worth categories on Page 19, STANDARD COMPONENTS OF RISK BASED NET WORTH (RBNW) REQUIREMENT, to reflect this change.
- Page 14a, SCHEDULE D – CREDIT UNION SERVICE ORGANIZATION (CUSO) INFORMATION. Item 3.F. Clarified the definition of “aggregate cash outlay”.
- Page 14, SCHEDULE D – CREDIT UNION SERVICE ORGANIZATION (CUSO) INFORMATION. Added an account to capture how an investment in a CUSO is accounted for on the credit union’s financial statements.
- Page 15, SCHEDULE E – BORROWINGS.
 - Added a line to capture draws against lines of credit separately from “Other Notes, Promissory Notes, and Interest Payable.”
 - Added accounts to capture total credit lines and total committed credit lines.
 - Eliminated Account 865, “Amount of Promissory Notes Outstanding to Non-Members.”
 - Eliminated Account 895, “Is your credit union a member of a corporate credit union?”
 - Eliminated Account 899, “Has your credit union purchased a committed line of credit with a corporate credit union, other credit union, or other financial institution?”

- Page 17, SCHEDULE G – OFF-BALANCE SHEET COMMITMENTS AND CONTINGENT ASSETS AND LIABILITIES. Added an account to capture unfunded overdraft protection program commitments.

The instructions to prepare this form meet the requirement to provide guidance to small credit unions under Section 212 of the Small Business Regulatory Enforcement Fairness Act of 1996.

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